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C4A

Connecticut Association of Area Agencies on Aging, Inc.

Testimony – Human Services Committee 2/5/09

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Position

- C4A supports Proposed House Bill 5057, An Act Concerning a Single Point of Entry for Long-Term Care

Background

Designation of a single point of entry (SPE) in Connecticut is needed:

- to provide consumers with streamlined access to information
- to support the State's efforts to "re-balance" long-term care spending
- because single points of entry have been identified as a federal policy priority

Education of consumers regarding financial planning, the limited scope of public benefits, and available home and community-based options will be a key component of Connecticut's efforts to rationalize and rebalance its long-term care spending. This is evidenced by diverse sources.

The Connecticut Long-Term Care Needs Assessment¹, which was conducted in 2007 by the University of Connecticut Center on Aging, indicates:

People have limited resources set aside for long-term care and have done little in the way of long-term care planning. Some people continue to erroneously believe long-term care costs will be paid by Medicare or private health insurance . . . Finances and lack of knowledge about services are the primary barriers to receiving services.

Further, the 2007 release of the Connecticut Long-Term Care Plan² indicates:

¹ Connecticut Long-Term Care Needs Assessment, University of Connecticut School of Medicine Center on Aging, 2007, available at: <http://www.cga.ct.gov/coa/incl/longtermcare.htm>

Individuals often do not seek information about long-term care until they are in a crisis situation and need immediate help. At that point it is difficult to navigate the complex systems to get needed information so that supports can be secured quickly. Minority families are even less likely to have information about available supports due to cultural assumptions that such supports should be provided by families. Often this lack of information leads individuals to assume that institutional placements are their only option.

In light of the above findings, the Recommendations section of the Long-Term Care Needs Assessment endorsed creation of a statewide Single-Point of Entry (SPE) or No Wrong Door (NWD) Long-term Care Information and Referral program in Connecticut that would serve individuals across all ages and disabilities.

Already in place in Connecticut, and serving important information & referral and counseling functions, is the CHOICES program. Connecticut's Health Insurance Assistance, Outreach, Information and Referral, Counseling and Eligibility Screening Program (CHOICES) is a collaborative effort among the Connecticut Area Agencies on Aging, the Department of Social Services Aging, Community and Social Work Division, the Center for Medicare Advocacy, and numerous community partners, including senior centers.

CHOICES provides health insurance counseling, information & assistance and benefits screening to older adults, those with disabilities, and caregivers. This service helps people to understand and plan for their long-term care needs. CHOICES provides a sound platform on which to build an SPE system.

In 2008 alone, CHOICES:

- made 36,886 contacts with individuals and caregivers to provide information and referral on Medicare, Medicaid, financial assistance, benefits, housing, adult day care and services for people with disabilities
- staffed 18 enrollment events at which countless people were screened for and connected with the Medicare Low-Income Subsidy benefit
- counseled over 5,500 individuals on the federal Medicaid Savings Programs (QMB, SLMB, QI)
- sponsored 364 outreach presentations
- provided meaningful volunteer opportunities to 371 trained counselors
- provided expert training to social services professionals to help them keep current
- used radio, cable television, billboards, local newspapers and expert materials from the Center for Medicare Advocacy and other sources to educate the public

Directly related to the goals and desired outcomes of an SPE system, in 2008, federal funding for a new pilot project entitled Choices at Home that was awarded to DSS has permitted DSS, the Agency on Aging of South Central Connecticut and the Center for Disability Rights (West Haven) to collaborate in developing the first Aging and Disability Resource Center (ADRC) in Connecticut, which is serving the south central region. Another such grant will, in the spring of 2009, permit the Western Connecticut Agency on Aging and Northwest Center for Independent Living to open an ADRC in Western Connecticut. This effort reflects a larger scale initiative through formal cooperative agreements between the Agencies on Aging (AAA's) and Centers for Independent Living (CIL's) to use the regional emphasis and subject matter expertise of both networks to accomplish the goal of implementing ADRC's in all regions of the state.

² Connecticut Long-Term Care Planning Committee, *Long-Term Care Plan: A Report to the General Assembly*. (January 2007), available at:
http://www.cga.ct.gov/coa/incl_longtermcare.htm